

**Information to identify the case:**

Debtor 1	<u>Mathew A. Cole</u>	Social Security number or ITIN	xxx-xx-5151
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Heather J. Cole</u>	Social Security number or ITIN	xxx-xx-0548
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-21158-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mathew A. Cole  
aka Matthew A. Cole

Heather J. Cole  
fka Heather J. Bloom

7/5/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mathew A. Cole  
 Heather J. Cole  
 Debtors

Case No. 17-21158-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db/jdb  
 14389054 +Mathew A. Cole, Heather J. Cole, 1103 Vine Street, Connellsville, PA 15425-4734  
 14389057 AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183  
 14389058 Chase Home Finance, P.O. Box 24696, Columbus, OH 43224-0696  
 +Citizens One Auto Finance, Bankruptcy Department, 480 Jefferson Boulevard,  
 Warwick, RI 02886-1359  
 14389060 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121  
 14389061 Dick's Sporting Goods/Synchrony Bank/ROS, Attention: Bankruptcy Department,  
 P.O. Box 965060, Orlando, FL 32896-5060  
 14389063 +Everett & Hurite Ophthalmic Association, 1835 Forbes Avenue, Pittsburgh, PA 15219-5835  
 14389069 PNC Cardmember Services, P.O. Box 2859, Kalamazoo, MI 49003-2859  
 14390154 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14389067 Paine and Spine Specialists of MD, P.O. Box 16270, Belfast, ME 04915-4057  
 14389070 Sam's Club Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060,  
 Orlando, FL 32896-5060  
 14389071 +Sherrard, German & Kelly, 535 Smithfield Street--Suite 300, Pittsburgh, PA 15222-2319  
 14389072 +Southwestern Endoscopy Center, 300 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069  
 14389073 +Southwestern Gastrointestinal Specialist, 300 Spring Creek Lane--Upper Level,  
 Uniontown, PA 15401-9069  
 14389075 +Zynex Medical, 10000 Park Meadows Drive, Lone Tree, CO 80124-5453

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2017 01:30:02 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14389055 EDI: CAPITALONE.COM Jul 06 2017 01:23:00 Capital One, c/o TSYS Total Debt Management,  
 P.O. Box 5155, Norcross, GA 30091  
 14389056 EDI: RMSC.COM Jul 06 2017 01:23:00 CareCredit/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14389059 E-mail/Text: bankruptcy@clearviewfcu.org Jul 06 2017 01:30:27  
 Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580  
 14389062 EDI: DISCOVER.COM Jul 06 2017 01:23:00 Discover, P.O. Box 30421,  
 Salt Lake City, UT 84130-0421  
 14389064 EDI: FORD.COM Jul 06 2017 01:18:00 Ford Motor Credit Company, LLC,  
 National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962  
 14389065 EDI: RMSC.COM Jul 06 2017 01:23:00 Levin Furniture/Synchrony Bank, Bankruptcy Department,  
 P.O. Box 965061, Orlando, FL 32896-5061  
 14389066 EDI: RMSC.COM Jul 06 2017 01:23:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department,  
 P.O. Box 965060, Orlando, FL 32896-5060  
 14389068 E-mail/Text: bankruptcy@psecu.com Jul 06 2017 01:30:49  
 Pennsylvania State Employees Credit Un., 1 Credit Union Place, P.O. Box 67013,  
 Harrisburg, PA 17106-7013  
 14389074 EDI: WFNNB.COM Jul 06 2017 01:23:00 Victoria's Secret/Comenity Bank,  
 Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Jul 05, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Mathew A. Cole COZ@Zeblaw.com, Lori@Zeblaw.com,  
Janet@Zeblaw.com  
Charles O. Zebley, Jr. on behalf of Joint Debtor Heather J. Cole COZ@Zeblaw.com,  
Lori@Zeblaw.com, Janet@Zeblaw.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
TOTAL: 5